

**CITY OF FRESNO
FY 2010-2011 ANNUAL ACTION PLAN
SUBSTANTIAL AMENDMENT**



**ALLOCATING FEDERAL RESOURCES OF:
NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3)**

**Budget and Management Studies Office
2440 Tulare Street Suite 100
Fresno CA 93721**

www.fresno.gov/nsp

Mayor Ashley Swearengin

*City of
Fresno,
California*

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Crystal Smith, Management Analyst III
Ashley Aouate, Budget Technician

Federal Program Entitlement Allocations for the:

Neighborhood Stabilization Program 3 (NSP3)

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information

| | |
|----------------------------------|--|
| Jurisdiction: | City of Fresno |
| Jurisdiction Web Address: | www.fresno.gov |
| NSP Contact: | Crystal Smith, Management Analyst III |
| Email Address | crystal.smith@fresno.gov |
| Phone Number | 559-621-8507 |
| Fax: | 559-457-1338 |
| Mailing Address | 2440 Tulare Street, Suite 100, Fresno CA 93721 |

The Neighborhood Stabilization Program Iii (NSP3) is authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act, Public law 111-203). The Dodd-Frank Act authorizes continuation of the Neighborhood Stabilization Program (NSP1) originally authorized under the Housing and Economic Recovery Act of 2008 (HERA). Funding is intended to provide emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. The City of Fresno will receive \$3,547,219 of funding under NSP3. This application for funding represents a concerted effort to secure funding to remediate the encroachment of blight associated with foreclosed and abandoned homes.

2. Areas of Greatest Need

Map Submission

The map used to generate data at the HUD NSP3 Mapping Tool is included in this document as Exhibit A and the planning data used to analyze the Areas of Greatest Need is included as Exhibit B.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

The City has reviewed various local real estate data on the number and location of foreclosures, historic and forecasting data found at www.policymap.com, the planning data provided with the NSP3 Foreclosure Map Need, and data gathered from NSP1 planning and implementation. The review of various historic and current data sources provided the City with information to identify the hardest hit areas to ensure the funds are targeted where they are needed and where an impacted can be measured.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

The U.S. Department of Housing and Urban Development (HUD) provided housing market data to jurisdictions applying for NSP3 funding to assist in identifying the areas of greatest need. The amount of funding available under this grant was determined by formula using the number of foreclosures in Fresno, the percentage of homes financed with subprime mortgages, and the risk of future foreclosures. These factors were also used by HUD to assign a needs score to census tracts ranging from 1-20. This Needs Score allows jurisdictions to uniformly identify distressed census tracts in need of a financial investment. Table 1 provides the NSP award amount and a summary of factors that estimate the risk for foreclosures.

Table 1

| NSP3 Allocation | Estimated Greater of Foreclosure Starts or REO completions in greatest need neighborhoods (3+ years) | Homes 90+ days vacant in greatest need neighborhoods (USPS, March 2010) | Unemployment Change June 2005-June 2010 (BLS) | Percent Loans Low Cost/High Leverage 2004-2007 (HMDA) | Percent Loans High Cost/High Leverage 2004-2007 (HMDA) | Percent Loans High Cost/Low Leverage 2004-2007 (HMDA) | Metro Area Decline in Home Price Since Maximum (FHFA) |
|-----------------|--|---|---|---|--|---|---|
| \$3,547,219 | 16,554 | 1,741 | 7.1% | 18.0% | 15.8% | 10.8% | |

Selection of the areas of greatest need began with an evaluation of where the City had implemented NSP1 funding and identifying the measurable impacts of the grant. NSP1 brought a \$10.969 million award from HUD. Under NSP1 funds were targeted to areas where: 1) the foreclosures were high, the poverty rate was high, and in areas where the most dilapidated housing stock was located; 2) in locations where foreclosures were high and other City investments were occurring. Specifically, the neighborhoods surrounding downtown Fresno; and, 3) lastly, funds were used in neighborhoods where there were a small number of foreclosures, but acquiring/rehabilitating/reselling immediately stemmed the decline in that neighborhood.

This approach has been moderately successful. Homes in the nicer neighborhoods with the smaller foreclosures sold immediately and homes where other City investments occurred also sold at a fast pace. However, where the investment was needed most, foreclosed dilapidated housing in poverty stricken neighborhoods – the houses remain unsold. Based upon this knowledge, and the expected further decline in house prices, the City will utilize most of its funding for acquisition/rehab and rental of affordable housing to the lowest income groups and resale to the higher income groups (Exhibit C).

As of December 2010, there were 3,782 bank owned properties in the City of Fresno, while in the same month there were 2,056 homes for sale on the market. There are 109 census tracts within Fresno's entitlement jurisdiction, of those census tracts, 23% have HUD Need Scores of 20 and 27% have Need Scores of 19 and 15% have a score of 18. Seventy-percent of Fresno census tracts have HUD Need Scores of 18 or higher. The average Needs Score for California is 17; which is below the 71% of the City's census tracts. This analysis led City staff to target the funding to the hardest hit areas, but with lower thresholds of impacting units, which will provide for the visual impact of change required by the regulations. NSP3 projects will occur in areas of where Needs Scores are 20 and where other City investments are occurring to arrest the concentration of poverty and encourage revitalization. The City selected Census Tracts 2, 6, 25.01, 25.02, 26.01, 26.02, 27.01 and 27.02.

Table 2

| Census Tract | Needs Score | Housing Units in Neighborhood | Impacting Units | REO Properties | % Units with High-Cost Mortgage |
|--------------|-------------|-------------------------------|-----------------|----------------|---------------------------------|
| 2 | 20 | 801 | 6 | 17 | 42.1 |
| 6 | 20 | 2228 | 9 | 25 | 34.9 |
| 25.01 | 20 | 1432 | 13 | 35 | 43.1 |
| 25.02 | 20 | 1336 | 11 | 29 | 40.7 |
| 26.01 | 20 | 1478 | 20 | 56 | 42.7 |
| 26.02 | 20 | 1037 | 12 | 34 | 37.5 |
| 27.01 | 20 | 1247 | 18 | 51 | 39.6 |
| 27.02 | 20 | 1509 | 12 | 34 | 39.1 |

These neighborhoods are areas targeted within the City's current comprehensive planning project referred to as the Downtown Neighborhoods Community Plan. The plan represents an important opportunity to revitalize these areas, focusing on rehabilitation, aesthetics, and infrastructure, incorporation of a high speed rail station, and attraction and expansion of businesses. Additionally, there is over \$1 million of Proposition 84 funds slated for infrastructure improvements in this area. By targeting the areas identified in the map, in conjunction with the targeting of other City and outside resources, the City expects to see dramatic changes in the neighborhoods including, increased homeownership rates, increased property values, decreased crime and the encouragement of private investment for further revitalization.

3. Definitions and Descriptions

Definitions

Blighted Structure

The City will use the definition of blighted structure as established under the Fresno Municipal Code found in Article 6 Public Nuisance Abatement, Section 10-603(c). The definition reads as follows:

"Blighted Building" means a vacant residential, commercial or industrial building and all yards surrounding the building that reduces the aesthetic appearance of its neighborhood, area or district, is offensive to the senses, or is detrimental to nearby property or property values. A blighted building includes a vacant building and the yards surrounding the building that are not being actively maintained, or actively monitored, or actively secured.

Affordable Rents

The City shall use the definition of affordable rents as defined in its 2010-2014 Consolidated Plan, as follows:

A household's monthly housing costs or gross rent plus utilities cannot exceed 35% of its gross income. HUD's Fair Market Rent Values (FMR) for the Fresno Metropolitan Statistical Area will be used to define rent limits. If a gap exists between household income and the FMR, the City will require funding from other sources to ensure affordability. FMR limits for Fresno MSA can be found below in Table 3.

Table 3

| FY 2010 Fair Market Rents By Unit Bedrooms | | | | | |
|--|------------|-------------|-------------|---------------|--------------|
| Area name | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| Fresno, CA | \$646 | \$711 | \$840 | \$1,222 | \$1,316 |

(Source: U.S. Department of Housing and Urban Development, 01/2011)

Descriptions

Vicinity Hiring

The requirement of the City of Fresno, to the maximum extent feasible, provide for the hiring of persons that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the NSP3 projects.

Long-Term Affordability

The City will ensure continued affordability of NSP3 funded projects for the maximum extent practicable and the longest feasible term for individuals and families with incomes not exceeding 120 percent of the area median income. Continued affordability for NSP3 funded projects will be met through resale and recapture provisions on projects for sale, rent, or redeveloped. NSP3 requires grantees to use its existing HOME affordability as a minimum threshold for NSP affordability. The Dodd-Frank Act continues the requirement. The City establishes its continued affordability period at 30 years on acquisition and resale projects and 55 years for rental projects.

Housing units meeting requirements under NSP3, the Dodd-Frank Act of 2010, serving persons at or below 50 percent of the area median income, are ensured continued affordability through long term affordability requirements as established in the previous paragraph. The City expects to provide affordable rental housing to persons at or below 50 percent of the area median income. The recapture provision provided on rental projects is 55 years. HOME affordability or continued affordability standards will be applied to NSP3 assisted projects used on a property previously assisted with HOME funds; but on which affordability restrictions were terminated through foreclosure or transfer in lieu of foreclosure. The greater of the remaining HOME affordability or the continuing affordability requirements established under this amendment will be applied. Continued affordability for projects meeting the low income targeting requirement will be met through deed restrictions, covenants running with the land, and annual monitoring of NSP3 projects through the life of the continued affordability standard.

Housing Rehabilitation Standards

The City provides guidance on housing rehabilitation standards for its housing and community development projects through its “Guide to Rehabilitation Standards and Specifications”. The Guide is applied to the City’s existing housing rehabilitation programs funded under the HOME and CalHome Program and was prepared in accordance with applicable laws, codes, and other requirements. All work shall meet or exceed the following codes, standards, and ordinances, as adopted by the City:

- Current Uniform Building Code
- Current Uniform Plumbing Code
- Current Uniform Mechanical Code
- Current National Electrical Code
- Current Uniform Housing Code
- Current California State Title 19 and Title 25
- Current City Zoning Ordinance
- Current City Building Regulations, Chapter 13
- Current International Conference of Building Officials Building Standards

4. Low-Income Targeting

Low-Income Set-Aside Amount

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%
Total funds set aside for low-income individuals = \$886,805

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

The City will expend 25 percent of NSP funding, or \$886,805, on projects that purchase and redevelop abandoned or foreclosed upon homes or residential properties for sale or rent to individuals whose incomes do not exceed 50 percent of the area median income. An income table for this target group can be found in Exhibit D. The City expects to employ the strategies used in NSP1 to fulfill this requirement.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

| | |
|--|-----------|
| Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., \leq 80% of area median income)? | No |
|--|-----------|

If yes, fill in the table below.

| Question | Number of Units |
|---|-----------------|
| The number of low- and moderate-income dwelling units—i.e., \leq 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities. | |
| The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., \leq 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion). | |
| The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income. | |

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

The City made available the draft FY 2010-2011 NSP3 Substantial Amendment on the City's website www.fresno.gov/nsp. A public review period for the amendment was conducted February 10, 2011

through February 25, 2011, in accordance with the shortened public comment period. A public hearing was conducted on February 9, 2011, by the Housing and Community Development Commission and February 17, 2011 for the City Council.

Summary of Public Comments Received.

No public comments were received on the NSP3 Substantial Amendment.

7. NSP Information by Activity

| Activity Number 1 | | | |
|------------------------------------|--|---|--|
| Activity Name | Acquisition and Rehabilitation of Residential Properties for Rent | | |
| Uses | <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment | | |
| CDBG Activity or Activities | Acquisition: 24 CFR 570.201(a) Disposition: 24 CFR 570.201(b) Rehabilitation: 24 CFR 570.202 | | |
| National Objective | Low/Mod/Middle Income Housing | | |
| Activity Description | The City will use NSP3 funding to acquire and rehabilitate residential properties for purposes of increasing affordable rental housing for LMMI households. Homes will be rehabilitated and rented to LMMI persons at fair market rents. The City anticipates that at least \$886,805 will be spent to provide affordable rental housing to persons earning at or below 50% of the area median income. The City expects to identify a developing partner to acquire and rehabilitate a multi-family complex for rent to LMMI households. | | |
| Location Description | Development activity will occur in census tracts and block groups with risk scores of 17 or higher and combined impact targets of 5 or less. | | |
| | Source of Funding | Dollar Amount | |
| Budget | NSP3 | \$1,000,000 | |
| Total Budget for Activity | | \$1,000,000 | |
| Performance Measures | Performance will be measured by the number of units made available to very low income persons. At least \$886,805 of NSP3 funding will be targeted to very-low income households. The City expects to purchase a multi-family complex and invest the aforementioned amount to secure very-low income units. The market will dictate the cost of property and the number of units that can be made available. The City anticipates providing 15 units for very-low income households. | | |
| Projected Start Date | March 1, 2011 | | |
| Projected End Date | March 1, 2014 | | |
| Responsible Organization | Name | City of Fresno, Budget Office and Housing Division | |
| | Location | 2600 Fresno Street | |
| | Administrator Contact Info | Crystal Smith, CDBG/NSP Administrator (559) 621-8507 crystal.smith@fresno.gov | |

| Activity Number 2 | | |
|------------------------------------|--|---|
| Activity Name | Acquisition and Rehabilitation of Residential Properties for Resale | |
| Use | <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms | |
| | <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation | |
| | <input type="checkbox"/> Eligible Use C: Land Banking | |
| | <input type="checkbox"/> Eligible Use D: Demolition | |
| | <input checked="" type="checkbox"/> Eligible Use E: Redevelopment | |
| CDBG Activity or Activities | Acquisition: 24 CFR 570.201(a) Disposition: 24 CFR 570.201(b) Rehabilitation: 24 CFR 570.202 | |
| National Objective | Low/Mod/Middle Income Housing | |
| Activity Description | <p>The City will use NSP3 funding to acquire and rehabilitate residential properties for purposes of reselling to low/mod/middle income households. Homes will be acquired and rehabilitated and sold to LMMI households. Resale prices will be set at the acquisition, rehabilitation, and project delivery costs. Program income earned under this activity will be recaptured and reused in accordance with NSP3 regulations and the activities outlined in this application.</p> <p>The City expects to carry out this activity through a development partner that will acquire, rehabilitate, and sell single family properties to LMMI households.</p> | |
| Location Description | Development activity will occur in census tracts and block groups with risk scores of 17 or higher and combined impact targets of 5 or less. | |
| Budget | Source of Funding | Dollar Amount |
| | NSP3 | \$2,192,498 |
| Total Budget for Activity | | \$2,192,498 |
| Performance Measures | Performance will be measured by the number of units made available to LMMI persons. The City anticipates providing 15 houses for sale to LMMI persons. | |
| Projected Start Date | March 1, 2011 | |
| Projected End Date | March 1, 2014 | |
| Responsible Organization | Name | City of Fresno, Budget Office and Housing Division |
| | Location | 2440 Tulare Street, Suite 100 |
| | Administrator Contact Info | Crystal Smith, CDBG/NSP Administrator (559) 621-8507 crystal.smith@fresno.gov |

| Activity Number 3 | | |
|------------------------------------|--|---|
| Activity Name | NSP3 Administration | |
| Use | <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment | |
| CDBG Activity or Activities | Administration: 24 CFR 570.206 | |
| National Objective | Assumed Benefit | |
| Activity Description | General administration, management, and oversight of NSP3 funding. | |
| Location Description | N/A | |
| Budget | Source of Funding | Dollar Amount |
| | NSP3 | \$354,721 |
| Total Budget for Activity | | \$354,721 |
| Performance Measures | N/A | |
| Projected Start Date | March 1, 2011 | |
| Projected End Date | March 1, 2014 | |
| Responsible Organization | Name | City of Fresno, Budget Office |
| | Location | 2440 Tulare Street, Suite 100 |
| | Administrator Contact Info | Crystal Smith, CDBG/NSP Administrator (559) 621-8507 crystal.smith@fresno.gov |

8. Certifications

Certifications Entitlement Communities

(1) **Affirmatively further fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.



Signature/Authorized Official



Date

Assistant City Manager
Title

EXHIBIT A MAP SUBMISSION

NSP3 Priority Area 1 Select Target Census Tracts

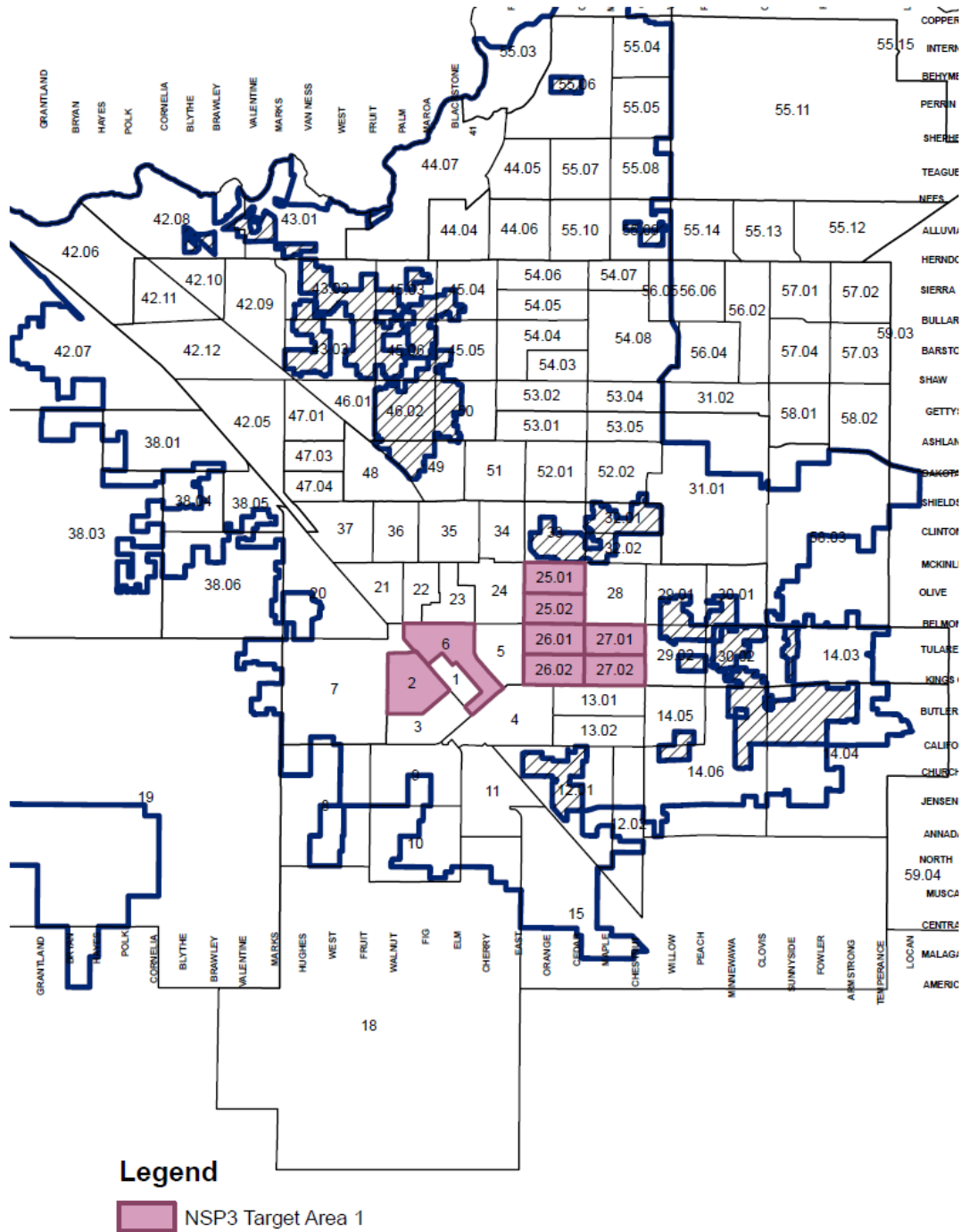


EXHIBIT B

PLANNING DATA

Neighborhood ID: 2081604

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:2

Date: 2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 801

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 93.85

Percent Persons Less than 80% AMI: 87.89

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 840

Residential Addresses Vacant 90 or more days (USPS, March 2010): 11

Residential Addresses NoStat (USPS, March 2010): 35

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 297

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.1

Number of Foreclosure Starts in past year: 30

Number of Housing Units Real Estate Owned July 2009 to June 2010: 17

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 6

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.804621 36.743699 -119.807453 36.743080 -119.813032 36.743080 -119.813204 36.728566

-119.802990 36.728360 -119.794149 36.734276

Blocks Comprising Target Neighborhood

060190002001000, 060190002001001, 060190002001002, 060190002001003, 060190002001004, 060190002001005, 060190002001006, 060190002001007, 060190002001008, 060190002001009, 060190002001010, 060190002001011, 060190002001012, 060190002001013, 060190002001014, 060190002001015, 060190002001016, 060190002001017, 060190002002000, 060190002002001, 060190002002002, 060190002002003, 060190002002004, 060190002002005, 060190002002006, 060190002002007, 060190002002008, 060190002002009, 060190002002010, 060190002002011, 060190002002012, 060190002002013, 060190002002014, 060190002002015, 060190002002016, 060190002002017, 060190002002018, 060190002002019, 060190002003000, 060190002003001, 060190002003002, 060190002003003, 060190002003004, 060190002003005, 060190002003006, 060190002003007, 060190002003008, 060190002003009, 060190002003010, 060190002003011, 060190002003012, 060190002003013, 060190002003014, 060190002003015, 060190002003016, 060190002003017, 060190002003018, 060190002003019, 060190002003020, 060190002003021, 060190002003022, 060190002003023, 060190002004000, 060190002004001, 060190002004002, 060190002004003, 060190002004004, 060190002004005, 060190002004006, 060190002004007, 060190002004008, 060190002004009, 060190002004010, 060190002004011, 060190002004012, 060190002004013, 060190002004014,

Neighborhood ID: 4561492

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:6

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2228

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 93.91

Percent Persons Less than 80% AMI: 83.92

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 2254

Residential Addresses Vacant 90 or more days (USPS, March 2010): 71

Residential Addresses NoStat (USPS, March 2010): 111

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 464

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 34.9

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.5

Number of Foreclosure Starts in past year: 46

Number of Housing Units Real Estate Owned July 2009 to June 2010: 25

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 9

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.808397 36.750301 -119.808397 36.746725 -119.805307 36.744043 -119.804535 36.743836
-119.801016 36.740604 -119.796724 36.743286 -119.793634 36.740535 -119.792604 36.741016
-119.784708 36.734000 -119.790030 36.730492 -119.787798 36.728360 -119.778528 36.735101
-119.787025 36.742598 -119.787111 36.750301

Blocks Comprising Target Neighborhood

060190006001000, 060190006001001, 060190006001002, 060190006001003, 060190006001004,
060190006001005, 060190006001006, 060190006001007, 060190006001008, 060190006001009,
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060190006006013, 060190006006014,

Neighborhood ID: 6651367

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:25.01

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1432

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.76

Percent Persons Less than 80% AMI: 75.76

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1445

Residential Addresses Vacant 90 or more days (USPS, March 2010): 5

Residential Addresses NoStat (USPS, March 2010): 6

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 523

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.8

Number of Foreclosure Starts in past year: 62

Number of Housing Units Real Estate Owned July 2009 to June 2010: 35

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 13

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.772606 36.764811 -119.754581 36.764879 -119.754496 36.757659 -119.772520 36.757797

Blocks Comprising Target Neighborhood

060190025011003, 060190025011004, 060190025011002, 060190025011001, 060190025011005,
060190025011007, 060190025011017, 060190025011016, 060190025011015, 060190025011014,
060190025011013, 060190025011012, 060190025011011, 060190025011010, 060190025011009,
060190025011008, 060190025011006, 060190025012000, 060190025012003, 060190025012004,
060190025012002, 060190025012001, 060190025012005, 060190025012007, 060190025012020,
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060190025012014, 060190025012013, 060190025012012, 060190025012011, 060190025012010,
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060190025013016, 060190025013015, 060190025013014, 060190025013013, 060190025013012,
060190025013011, 060190025013010, 060190025013009, 060190025013008, 060190025013017,
060190025013006,

Neighborhood ID: 5448638

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:25.02

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1336

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 95.23

Percent Persons Less than 80% AMI: 87.13

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1258

Residential Addresses Vacant 90 or more days (USPS, March 2010): 12

Residential Addresses NoStat (USPS, March 2010): 17

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 471

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.7

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.4

Number of Foreclosure Starts in past year: 52

Number of Housing Units Real Estate Owned July 2009 to June 2010: 29

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 11

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.772606 36.757797 -119.772348 36.750576 -119.754410 36.750370 -119.754496 36.757659

Blocks Comprising Target Neighborhood

060190025021000, 060190025021003, 060190025021001, 060190025021002, 060190025021004,
060190025021006, 060190025021013, 060190025021012, 060190025021011, 060190025021010,
060190025021009, 060190025021008, 060190025021007, 060190025021005, 060190025022000,
060190025022001, 060190025022004, 060190025022005, 060190025022003, 060190025022002,
060190025022006, 060190025022008, 060190025022013, 060190025022012, 060190025022011,
060190025022010, 060190025022009, 060190025022007, 060190025023000, 060190025023002,
060190025023011, 060190025023010, 060190025023009, 060190025023008, 060190025023007,
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060190025023023, 060190025023022, 060190025023021, 060190025023020, 060190025023019,
060190025023018, 060190025023017, 060190025023016, 060190025023015, 060190025023014,
060190025023013, 060190025023012, 060190025023001,

Neighborhood ID: 6263000

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:26.01

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1478

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 87.04

Percent Persons Less than 80% AMI: 75.94

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1396

Residential Addresses Vacant 90 or more days (USPS, March 2010): 10

Residential Addresses NoStat (USPS, March 2010): 10

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 910

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.7

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.9

Number of Foreclosure Starts in past year: 100

Number of Housing Units Real Estate Owned July 2009 to June 2010: 56

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 20

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.772434 36.750576 -119.772520 36.743355 -119.754410 36.743286 -119.754324 36.750370

Blocks Comprising Target Neighborhood

060190026011000, 060190026011003, 060190026011004, 060190026011002, 060190026011001, 060190026011005, 060190026011007, 060190026011016, 060190026011015, 060190026011014, 060190026011013, 060190026011012, 060190026011011, 060190026011010, 060190026011009, 060190026011008, 060190026011023, 060190026011022, 060190026011021, 060190026011020, 060190026011019, 060190026011018, 060190026011017, 060190026011006, 060190026012000, 060190026012001, 060190026012004, 060190026012005, 060190026012003, 060190026012002, 060190026012006, 060190026012008, 060190026012017, 060190026012016, 060190026012015, 060190026012014, 060190026012013, 060190026012012, 060190026012011, 060190026012010, 060190026012009, 060190026012029, 060190026012028, 060190026012027, 060190026012026, 060190026012025, 060190026012024, 060190026012023, 060190026012022, 060190026012021, 060190026012020, 060190026012019, 060190026012018, 060190026012007, 060190026013000, 060190026013003, 060190026013004, 060190026013002, 060190026013001, 060190026013005, 060190026013007, 060190026013022, 060190026013021, 060190026013020, 060190026013019, 060190026013018, 060190026013017, 060190026013016, 060190026013015, 060190026013014, 060190026013013, 060190026013012, 060190026013011, 060190026013010, 060190026013009, 060190026013008, 060190026013006,

Neighborhood ID: 9119445

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:26.02

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1037

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 74.56

Percent Persons Less than 80% AMI: 55.86

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 978

Residential Addresses Vacant 90 or more days (USPS, March 2010): 30

Residential Addresses NoStat (USPS, March 2010): 7

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 594

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 37.5

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.5

Number of Foreclosure Starts in past year: 61

Number of Housing Units Real Estate Owned July 2009 to June 2010: 34

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 12

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.772778 36.735858 -119.772434 36.743286 -119.754410 36.743217 -119.754581 36.735926

Blocks Comprising Target Neighborhood

060190026021000, 060190026021003, 060190026021004, 060190026021002, 060190026021001, 060190026021005, 060190026021007, 060190026021016, 060190026021015, 060190026021014, 060190026021013, 060190026021012, 060190026021011, 060190026021010, 060190026021009, 060190026021008, 060190026021006, 060190026022000, 060190026022003, 060190026022004, 060190026022002, 060190026022001, 060190026022005, 060190026022007, 060190026022026, 060190026022025, 060190026022024, 060190026022023, 060190026022022, 060190026022021, 060190026022020, 060190026022019, 060190026022018, 060190026022017, 060190026022016, 060190026022015, 060190026022014, 060190026022013, 060190026022012, 060190026022011, 060190026022010, 060190026022009, 060190026022008, 060190026022006, 060190026023000, 060190026023003, 060190026023004, 060190026023002, 060190026023001, 060190026023005, 060190026023007, 060190026023016, 060190026023015, 060190026023014, 060190026023013, 060190026023012, 060190026023011, 060190026023010, 060190026023009, 060190026023008, 060190026023019, 060190026023018, 060190026023017, 060190026023006,

Neighborhood ID: 7241058

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:27.01

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1247

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 86.85

Percent Persons Less than 80% AMI: 68.14

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1227

Residential Addresses Vacant 90 or more days (USPS, March 2010): 2

Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 828

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 39.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.5

Number of Foreclosure Starts in past year: 90

Number of Housing Units Real Estate Owned July 2009 to June 2010: 51

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 18

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.754496 36.750370 -119.754410 36.743217 -119.736385 36.743148 -119.736385 36.750439

Blocks Comprising Target Neighborhood

060190027011000, 060190027011001, 060190027011002, 060190027011004, 060190027011013, 060190027011012, 060190027011011, 060190027011010, 060190027011009, 060190027011008, 060190027011007, 060190027011006, 060190027011005, 060190027011016, 060190027011015, 060190027011014, 060190027011003, 060190027012000, 060190027012001, 060190027012002, 060190027012004, 060190027012021, 060190027012020, 060190027012019, 060190027012018, 060190027012017, 060190027012016, 060190027012015, 060190027012014, 060190027012013, 060190027012022, 060190027012012, 060190027012011, 060190027012010, 060190027012009, 060190027012008, 060190027012007, 060190027012006, 060190027012005, 060190027012003, 060190027013000, 060190027013003, 060190027013004, 060190027013002, 060190027013001, 060190027013005, 060190027013007, 060190027013022, 060190027013021, 060190027013020, 060190027013019, 060190027013018, 060190027013017, 060190027013016, 060190027013015, 060190027013014, 060190027013013, 060190027013012, 060190027013011, 060190027013010, 060190027013009, 060190027013008, 060190027013006,

Neighborhood ID: 7491546

NSP3 Planning Data

Grantee ID: 0614100E

Grantee State: CA

Grantee Name: FRESNO

Grantee Address: 2440 Tulare St. Suite 100 Fresno CA 93721

Grantee Email: ashleya@fresno.gov

Neighborhood Name: CT:27.02

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1509

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.67

Percent Persons Less than 80% AMI: 78.92

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

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USPS Residential Addresses in Neighborhood: 1515

Residential Addresses Vacant 90 or more days (USPS, March 2010): 45

Residential Addresses NoStat (USPS, March 2010): 16

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 583

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 39.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.4

Number of Foreclosure Starts in past year: 60

Number of Housing Units Real Estate Owned July 2009 to June 2010: 34

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 12

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.6

Place (if place over 20,000) or county unemployment rate June 2005*: 7.9

Place (if place over 20,000) or county unemployment rate June 2010*: 15

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-119.754496 36.743148 -119.754581 36.735789 -119.736557 36.735720 -119.736385 36.743148

Blocks Comprising Target Neighborhood

060190027021000, 060190027021003, 060190027021004, 060190027021002, 060190027021001,
060190027021005, 060190027021007, 060190027021017, 060190027021016, 060190027021015,
060190027021014, 060190027021013, 060190027021012, 060190027021011, 060190027021010,
060190027021009, 060190027021008, 060190027021006, 060190027022000, 060190027022003,
060190027022004, 060190027022002, 060190027022001, 060190027022005, 060190027022007,
060190027022016, 060190027022015, 060190027022014, 060190027022013, 060190027022012,
060190027022011, 060190027022010, 060190027022009, 060190027022008, 060190027022022,
060190027022021, 060190027022020, 060190027022019, 060190027022018, 060190027022017,
060190027022006,

EXHIBIT C
INCOME TABLES

| FY 2010 Income Limits for 80% of HUD Area Median Income | |
|--|-------------------|
| Area name | Fresno, CA |
| 1 person household | 19,750 |
| 2 person household | 22,550 |
| 3 person household | 25,350 |
| 4 person household | 28,150 |
| 5 person household | 30,450 |
| 6 person household | 32,700 |
| 7 person household | 34,950 |
| 8 person household | 37,200 |

| FY 2010 Income Limits for 120% of HUD Area Median Income | |
|---|-------------------|
| Area name | Fresno, CA |
| 1 person household | 47,300 |
| 2 person household | 54,050 |
| 3 person household | 60,800 |
| 4 person household | 67,550 |
| 5 person household | 72,950 |
| 6 person household | 78,350 |
| 7 person household | 83,750 |
| 8 person household | 89,200 |